

Android Pay Goes Live in Hong Kong with Mastercard

Mastercard cardholders in Hong Kong can now pay securely and with convenience

Hong Kong, October 20, 2016 – [Mastercard](#) cardholders and Android device users in Hong Kong now have even more ways to shop easily and securely on-the-go as Android Pay launches in the city!

Following the introduction of Android Pay in [Singapore](#) and [Australia](#) earlier in this year, Hong Kong is the third location in the Asia Pacific region to roll out the service. Mastercard is working with major card issuing institutions, including DBS Bank, Dah Sing Bank, Hang Seng Bank, HSBC, Standard Chartered Bank and The Bank of East Asia Limited, to enable Mastercard cardholders in Hong Kong to use their Android smartphones for everyday purchases, both in-store and in-app.

A recent Mastercard survey revealed that two in five Hongkongers shop on their smartphones, with an [increasing number](#) of people choosing to use digital wallets in their daily lives.

“As more Hongkongers are embracing mobile payment, we are delighted to be offering yet another channel for consumers to pay, wherever they want to, however they want to.” said Hiang Choong, division president, Hong Kong, Macau & Taiwan, Mastercard. “With Android Pay, local consumers can now make payment securely and with ease, both in-store and in-app.”

Android device users in Hong Kong can now use their smartphones and tablets that run on Android 4.4 or later to make contactless and in-app payments with Android Pay. Once the app is [downloaded and the account setup process is complete](#), the Mastercard cardholder can then add Mastercard cards onto the app to start shopping simply and securely with Android Pay. To make purchases in-store, consumers can simply wake their smartphone, and hold it near a payment terminal at any location accepting contactless payment to complete the transaction.

To secure Android Pay transactions, Mastercard generates a digital “token” that is associated with the particular device and stores it on a secure server. A different token is assigned to each device, so that not only does the token number differ from the ‘real’ card number, but the token is also restricted from transacting via any other device. When a mobile device is used in a transaction, it is the token, as opposed to the real card number, that is provided to the merchant. For the benefit of both consumers and retailers alike, this process ensures that every transaction made via Mastercard through Android Pay offers the same guarantees and benefits as transactions made via the physical Mastercard card.

“Hongkongers love mobile — with almost eight out of 10 (79%) owning a smartphone — and are some of the fastest adopters of new products and technology in the world. We’re excited to bring the simplicity and security of mobile payments to Hong Kong with Android Pay. People can now easily tap and pay with Android smartphones in stores and in apps when they’re on-the-go,” says Leonie Valentine, Managing Director of Sales and Operations, Google Hong Kong.

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Mastercard contactless payments are accepted at more than six million merchant locations in 77 countries worldwide. To view a listing of contactless-enabled merchant locations, visit <http://www.mastercard.com/hkc/consumer/contactless-locator.html>.

For more details on enabling your Mastercard on Android Pay, visit www.mastercard.com.hk/androidpay.

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About Mastercard

Mastercard (NYSE: MA), www.mastercard.com, is a technology company in the global payments industry. We operate the world's fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories. Mastercard products and solutions make everyday commerce activities – such as shopping, traveling, running a business and managing finances – easier, more secure and more efficient for everyone. Follow us on Twitter [@MastercardAP](#) and [@MastercardNews](#), join the discussion on the [Beyond the Transaction Blog](#) and [subscribe](#) for the latest news on the [Engagement Bureau](#).

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